

Programs for Financial Literacy

Youth Focused

Name of Program	Public or Private	Requirements	Summary of Program	Website
Federal Deposit Insurance Corporation: Money Smart for Young People	Public	None	The FDIC's new instructor-led Money Smart for Young People series consists of four free individual grade-level curriculum available for immediate download.	https://www.fdic.gov/consumers/consumer/moneysmart/young.html
Federal Reserve Bank of Dallas: Building Wealth	Public	None	Online program which teaches how to set financial goals, create a budget, save, plan your investments, build credit, control debt, and protect your wealth with basic insurance	https://www.dallasfed.org/-/media/microsites/cd/wealth/online/intro.html?la=en
Junior Achievement	Private	K-12th grade.	Junior Achievement (JA) trains volunteers around the country to teach their wealth building curriculum. JA's programs help prepare young people for success by showing them how to generate wealth and effectively manage it, how to create jobs which make their communities more robust, and how to apply entrepreneurial thinking to the workplace or their own startup. Students put these lessons into action and learn the value of contributing to our community. They have 7 locations in Texas.	https://www.juniorachievement.org/web/ja-usa/home
Texas Bankers Association	Public	None	Bankers Foundation is committed to improving financial literacy and promoting consumer education across Texas. Bankers are experts at money management, so it's a natural fit for them to be involved in consumer education programs to enhance the lives of citizens in their communities. These programs include: Teaching children the benefits of saving, Educating teenagers on how to use credit wisely, Instructing young adults in budgeting for and financing their first home, Providing programs for the unbanked, & Helping protect the elderly from fraud.	https://www.texasbankers.com/web/Foundation/Financial_Literacy/Texas_Bankers/Financial_Literacy.aspx?hkey=2b7fd110-e360-4e57-8926-6de00af87aba
National Endowment for Financial Education	Private non-profit	None	The National Endowment for Financial Education (NEFE) provides financial education workshop toolkits (downloadable) for a variety of types of consumers. They have a youth and college series of toolkits.	https://www.nefe.org/
Texas Jump\$tart	Private non-profit	None	TX Jump\$tart raises public awareness of personal financial education for Texas youth, promotes financial education efforts in Texas, and serves as a resource for all Texans interested in financial education. They have an online calendar which shows financial education events around Texas.	http://texasjumpstart.org/

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Financial Literacy Coalition of Central Texas	Private non-profit	Regional	The FLCCT uses a set of financial literacy classes and activity guides appropriate for a full range of ages and school grades. They are continually reviewing new materials and adding to our curriculae of age-appropriate materials.	http://flcct.org/
University of Illinois: Welcome to the Real World	Public University	Potentially may be restricted to Illinois residents. Must contact the university in order to request the program.	Welcome to the Real World is a two-part program where middle and high school youth try their hands at making tough choices such as what career to pursue, what car to buy, where to live and how to pay their bills based on the life decisions they've made. The Welcome to the Real World! program gives you: hands-on activities that are thought-provoking and engaging, materials written at a reading level youth can understand, a program that's ready to go - all materials are on the CD, re-usable and reproducible materials.	https://4h.extension.illinois.edu/programs/college-career/welcome-real-world
It's a Habit, Sammy Rabbit	Private	None	The current focus of the Sammy Rabbit program is on his "Dream Big Read and Resource Initiative." The mission is to have 1 million children between the ages of 5 and 8 receive and read his storybook Sammy's Big Dream by the end of 2020. The storybook invites children to: Take the Dream Big Pledge and promise to get in the habit of saving money and reading, Set a savings goal, Write about one of their big dream, and Join the Dream Big Club where they can continue to learn and grow. Books & resources online available for order.	https://sammyrabbit.com/
4-H	Public non-profit	Students must go to in-person classes/camp. Meet 1/week or 1/month. Programs for children 5-7, and 8-18.	4-H empowers young people with the skills to lead for a lifetime. It's a research-based experience that includes a mentor, a hands-on project, and a meaningful leadership opportunity. 4-H reaches almost six million young people through our community of 100 public universities. Programs are delivered by 3,500 4-H professionals and 500,000 volunteers. Young people experience 4-H through school and community clubs, in-school and after-school programs and 4-H camps. Based on their interests and guided by adult mentors, youth develop their own pathway in 4-H. They select from a broad menu of local 4-H programs. There are hands-on, learn-by-doing, opportunities for everyone.	https://4-h.org/

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PlainsCapital Bank: Personal Financial Literacy	Private bank	None	PlainsCapital Bank partnered with Texas Council on Economic Education to develop a targeted personal financial literacy curriculum for middle school students. The program, funded by PlainsCapital Bank, covers topics such as saving, budgeting, credit, taxes, loans, interest and making sound financial decisions that will prepare students for college, careers and beyond. Middle school teachers can fulfill Texas Education Agency's personal financial literacy requirement in their own classroom by sending an email to communityrelations@plainscapital.com to request the curriculum free-of-charge.	https://www.plainscapital.com/about/newsroom/plainscapital-bank-teaches-personal-financial-literacy-curriculum/
\$Tart Up Kids Club	Non-profit	None	With the help of community entrepreneurs and small business owners, students have the opportunity to create, develop, and execute their own ideas. Each week students have the chance to meet new mentors, exposing them to different careers, ideas, concepts, and perspective, ultimately challenging them to think through their ideas. Our class is structured to always begin with a large group ice breaker, mentor presentation, questions, and end with project work.	https://www.startupkidsclub.com/
Moolah U	Private	Ages 7-16 \$315 tuition	An Austin-based week long "business camp" where students create a real business, make a real product, and sell it for real money. The camp focuses on developing professional, leadership, personal accountability, and entrepreneurship skills in children. Moolah U also offers special programs just for teens focused on apprenticeships, innovation, and entrepreneurship.	https://moolahu.com/
Education First - C.A.F.E Parents	Federal Credit Union	Southeast Texas Ages 6-12	The Center for Advanced Financial Experimentation (C.A.F.E) program helps to create a community of educated consumers. Financial education program developed for children ages 6 to 12, Printed materials include a C.A.F.E Activity Book, Account Card, Top Secret Training Quarterly C.A.F.E newsletters and birthday cards, Online component consists of games assigned to engage and educate young people.	https://www.educationfirstfcu.org/Personal/Bank/Youth/C-A-F-E-Parents

Adult Focused

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FDIC "Money Smart for Adults"	Public	None	This program consists of eleven training modules that cover basic financial topics. Topics include a description of deposit and credit services offered by financial institutions, choosing and maintaining a checking account, spending plans, the importance of saving, how to obtain and use credit effectively, and the basics of building or repairing credit. The 11 modules can be found online and may be taught in a classroom environment.	https://www.fdic.gov/consumers/consumer/moneysmart/adult.html
Federal Reserve Bank of Dallas: Building Wealth	Public	None	Online program which teaches how to set financial goals, create a budget, save, plan your investments, build credit, control debt, and protect your wealth with basic insurance	https://www.dallasfed.org/-/media/microsites/cd/wealth/online/intro.html?la=en
Money Management International	Non-profit	None	MMI offers expert solutions in repaying debt, building a budget, paying off student loans, buying a home, understanding credit score, and many more confusing financial situations. In addition, their website offers free budget guides and they offer specific services for businesses.	https://www.moneymanagement.org/
FDIC "Money Smart for Small Businesses"	Public	None	Money Smart for Small Business (MSSB) provides a practical introduction to topics related to starting and managing a business. Developed jointly by the Federal Deposit Insurance Corporation (FDIC) and the U.S. Small Business Administration (SBA), this instructor-led curriculum consists of 13 modules. The curriculum can be downloaded, but it is also available in CD format.	https://www.fdic.gov/consumers/consumer/moneysmart/business.html
Wi\$e Up Women	Public	Free registration	Wi\$eUp is a financial education program for Generation X & Y women. It promotes financial security through online education. The online course has 8 components and is free upon registration. Wi\$eUp is offered online, as well as in classroom settings in educational institutions and other organizations in seven of the Women's Bureau regions (regions I, II, III, IV, VI, VII, VIII, X).	http://wiseupwomen.tamu.edu/index.php
Cooperative Extension System -- Investing in your Future	Public	None	This 11-unit online study course was developed by the Cooperative Extension System for beginning investors with small dollar amounts to invest at any one time. It is updated annually to keep it current.	http://articles.extension.org/pages/10984/investing-for-your-future
Texas State Securities Board "Texas Investor Guide"	Public	None	No jargon, no nonsense: The Texas Investor Guide explains the time-tested principles of investing and shows you the tools you need to research financial professionals and avoid fraud. You can read the Investor Guide online, or you can request print copies by emailing Robert Elder, Communications & Investor Education, at relder@ssb.texas.gov .	https://www.ssb.texas.gov/investors

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Financial Literacy Organization for Women & Girls	Non-profit	None	FLOW is a 501(c)(3) charitable organization dedicated to helping women and girls achieve their financial best in an increasingly complex economic environment. FLOW's programs are centered on economic literacy, entrepreneurship, and asset building. We teach women and girls how to handle their money like a "pro" from a position of knowledge, confidence, and financial clarity. FLOW hosts conferences, seminars, workshops, and boot camps designed to help women and girls develop into critical thinkers with the power to control and manage their resources for a sound economic future. FLOW also provides coaching and mentoring opportunities.	http://sitting-pretty.org/index.html
MyMoney.Gov	Public	None	The Financial Literacy and Education Commission (FLEC) has developed a new national strategy to promote financial literacy and education. Articulating a vision of sustained financial well-being for individuals and families in our nation, this document sets strategic direction for policy, education, practice, research, and coordination in the financial literacy and education field in the U.S. and identifies four goals to focus this work: 1) increase awareness of and access to effective financial education; 2) determine and integrate core financial competencies; 3) improve financial education infrastructure; and 4) identify, enhance, and share effective practices.	https://www.mymoney.gov/Pages/default.aspx